

Information to identify the case:

Debtor 1	Francisca Bastardo	Social Security number or ITIN	xxx-xx-7999
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-18403-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Francisca Bastardo

3/20/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Francisca Bastardo
 Debtor

Case No. 18-18403-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db +Francisca Bastardo, Francisca Bastardo, 34 MIDLAND AVENUE, GARFIELD, NJ 07026-3131
 517479068 +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
 517859151 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517479073 DSNB/Macys, P.O. Box 8218, Monroe, OH 45050
 517941132 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517479075 +Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
 517479079 +LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 517479080 +Raymour and Flanigan, 1000 Macarthur Blvd, Mahwah, New Jersey 07430-2035
 517822244 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 517927723 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 517479085 +WFFNB/Bob Discount Furn., CSCL DSP TM MAC N8235-04M, P.O. Box 14517,
 Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2019 23:51:19 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: HNDA.COM Mar 21 2019 03:08:00 American Honda Finance Corporation, PO Box 168088,
 Irving, TX 75016-8088
 cr +EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517869405 EDI: RESURGENT.COM Mar 21 2019 03:08:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517818726 EDI: BL-BECKET.COM Mar 21 2019 03:08:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517479069 +EDI: CHASE.COM Mar 21 2019 03:08:00 Chase Bank One Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 517479070 +EDI: CITICORP.COM Mar 21 2019 03:08:00 Citi, P.O. Box 6004, Sioux Falls, SD 57117-6004
 517479071 +EDI: CITICORP.COM Mar 21 2019 03:08:00 Citicards CBNA, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 517479072 +EDI: WFNBN.COM Mar 21 2019 03:08:00 Comenity Bank/Victoria Secret, P.O. Box 182789,
 Columbus, OH 43218-2789
 517479074 +EDI: DCI.COM Mar 21 2019 03:08:00 Diversified Consultants, P.O. Box 551268,
 Jacksonville, FL 32255-1268
 517479076 +EDI: RMSC.COM Mar 21 2019 03:08:00 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090
 517479077 +EDI: CBSKOHLS.COM Mar 21 2019 03:08:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
 517479077 +E-mail/Text: bncnotices@becket-lee.com Mar 20 2019 23:50:18 Kohls, P.O. Box 2983,
 Milwaukee, WI 53201-2983
 517479078 +EDI: CBSKOHLS.COM Mar 21 2019 03:08:00 Kohls Department Store, P.O. Box 3115,
 Milwaukee, WI 53201-3115
 517479078 +E-mail/Text: bncnotices@becket-lee.com Mar 20 2019 23:50:19 Kohls Department Store,
 P.O. Box 3115, Milwaukee, WI 53201-3115
 517911833 +EDI: RESURGENT.COM Mar 21 2019 03:08:00 PYOD, LLC, Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 517925198 EDI: Q3G.COM Mar 21 2019 03:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 517479081 +EDI: RMSC.COM Mar 21 2019 03:08:00 SYNCB/GAPDC, P.O. Box 965005, Orlando, FL 32896-5005
 517479082 +EDI: RMSC.COM Mar 21 2019 03:08:00 SYNCB/JC Penney, P.O. Box 965007,
 Orlando, FL 32896-5007
 517479083 +EDI: SEARS.COM Mar 21 2019 03:08:00 Sears/CBNA, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 517482168 +EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517479084 EDI: TFSR.COM Mar 21 2019 03:08:00 Toyota Motor Credit Corp., 5005 N River Blvd NE,
 Cedar Rapids, IA 52411
 517803630 EDI: BL-TOYOTA.COM Mar 21 2019 03:08:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517854938 EDI: WFFC.COM Mar 21 2019 03:08:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Mar 20, 2019

517479067* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Drive,
Wilmington, DE 19808)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Emilio Santiago on behalf of Debtor Francisca Bastardo emilio@esantiagolaw.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcaldonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7